

**United States Bankruptcy Court
District of New Jersey**

In re **James Thomas Atkins
Robin Lynn Atkins**

Debtor(s)

Case No. **19-31781-JNP**
Chapter **13**

CHAPTER 13 PLAN TRANSMITTAL LETTER

Second Notice to Creditors affected by Motions in Chapter 13 Plans:

You should have previously received from the court a copy of the plan proposed by the Debtor and a Notice of the Hearing on Confirmation.

The enclosed plan is a copy of the one sent to you by the court. It has been served upon you again because the plan contains motions that may affect your interest adversely. **Specifically, the debtor(s) have valued real property located at 82 Crescent Hollow Drive, Sewell, NJ 08080 at \$199,000.00. The debtor(s) believe the first lien on the property to be in the approximate amount of \$265,978.96; the debtor(s) believe the first lien on the property to be in the approximate amount of \$22,220.12. As such, the debtor(s) believe(s) there is inadequate equity available to satisfy your lien and seeks through the plan to reduce, modify or eliminate your lien.**

The debtor's valuation of the property is based upon: (a) CMA; (b) BPO; (c) appraisal; or (d) other: ___, a copy of which is attached. All forms of relief sought by motion appear in Part 7 of the plan.

The Confirmation Hearing has been scheduled for February 5, 2020. Objections to any relief sought in the plan, including relief sought by motion, must be filed seven days prior to the Confirmation Hearing.

YOU SHOULD CONSULT WITH YOUR ATTORNEY PROMPTLY, SINCE ENTRY OF AN ORDER OF CONFIRMATION WILL BIND YOU TO ALL OF THE TERMS OF THE CONFIRMED PLAN.

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